

United States Bankruptcy Court  
District of Oregon

In re:  
Gerald G. Monckton  
Agustina L. Monckton  
Debtors

Case No. 11-31792-rld  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0979-3

User: julied  
Form ID: B9I

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Mar 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2011.

db/jdb +Gerald G. Monckton, Jr, Agustina L. Monckton, 1730 SW 203rd Avenue, Aloha, OR 97006-2164  
aty +TED A TROUTMAN, 16100 NW Cornell Rd #200, Beaverton, OR 97006-7361  
tr +Wayne Godare, 1300 SW 5th #1700, Portland, OR 97201-5608  
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,  
Salem, OR 97309-5013  
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936  
smg +US Attorney General, Department of Justice, 10th & Constitution NW,  
Washington, DC 20530-0001  
99223004 +1st Security Bank Of Washington, C/O Joseph C. Adams, CEO, 6920 220th Street SW,  
Mountlake Terrace, WA 98043-2177  
99223003 1st Security Bank Of Washington, POB 97000, Lynnwood, WA 98046-9700  
99223006 +American General Financial Services, Inc, C/O CT Corporation System, RA,  
388 State Street, Suite 420, Salem, OR 97301-3581  
99223007 +Chase Auto Finance, POB 901076, Fort Worth, TX 76101-2076  
99223008 +Chase Auto Finance Corp., C/O CT Corporation System, RA, 388 State St Ste 420,  
Salem, OR 97301-3581  
99223009 Chase Home Finance, LLC, 3415 Vision Drive, Columbus, OH 43219-6009  
99223013 GMAC Mortgage, POB 4622, Waterloo, IA 50704-4622  
99223014 +GMAC Mortgage, LLC, C/O Corporation Service Company, RA, 285 Liberty St. NE,  
Salem, OR 97301-3865  
99223018 +Key Bank, 127 Public Square, Cleveland, OH 44114-1217  
99223017 Key Bank, POB 5287, Boise, ID 83705  
99223019 +NuView Design LLC, POB 1924, Battleground, WA 98604-1924  
99223022 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, POB 790408, St Louis, MO 63179-0408)  
99223023 +Washington County Tax & Assessment, C/O Richard Hobernicht, Director, 155 N 1st Ave Rm 130,  
Hillsboro, OR 97124-3001  
99223024 Wells Fargo Financial Cards, POB 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust +E-mail/Text: ustpregion18.pl.ecf@usdoj.gov Mar 09 2011 00:47:27 US Trustee, Portland,  
620 SW Main St #213, Portland, OR 97205-3026

99223005 +EDI: AGFINANCE.COM Mar 09 2011 00:48:00 American General Finance,  
2020 NE Cornell Road, Suite J, Hillsboro, OR 97124-2680  
99223010 EDI: CITICORP.COM Mar 09 2011 00:48:00 CitiBank, POB 6013, Sioux Falls, SD 57117-6013  
99223011 +EDI: DISCOVER.COM Mar 09 2011 00:48:00 Discover Bank, POB 30421,  
Salt Lake City, UT 84130-0421  
99223012 +EDI: RMSC.COM Mar 09 2011 00:48:00 GEMB/JC Penney, POB 981402, El Paso, TX 79998-1402  
99223015 EDI: IRS.COM Mar 09 2011 00:48:00 Internal Revenue Service,  
Centralized Insolvency Operations, POB 7346, Philadelphia, PA 19101-7346  
99223016 +EDI: CHASE.COM Mar 09 2011 00:48:00 JP Morgan Chase Bank, C/O Jamie Dimon, CEO,  
270 Park Avenue, New York, NY 10017-2036  
99223020 +EDI: ORREV.COM Mar 09 2011 00:48:00 ODR-Bkcy, 955 Center NE #353, Salem, OR 97301-2553  
99223021 +EDI: SEARS.COM Mar 09 2011 00:48:00 Sears, POB 6283, Sioux Falls, SD 57117-6283  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2553

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

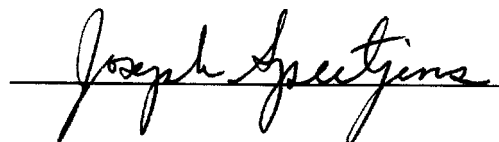
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

<b>UNITED STATES BANKRUPTCY COURT</b> <b>District of Oregon</b>	U.S. BANKRUPTCY COURT DISTRICT OF OREGON <b>FILED</b>  March 8, 2011  Clerk, U.S. Bankruptcy Court  BY <b>jd</b> DEPUTY
<b>Notice of</b> <b>Chapter 13 Bankruptcy Case, Meeting of Creditors,</b> <b>Deadlines, and <i>Proposed Case Dismissal</i></b>	
A Chapter 13 bankruptcy case concerning the debtor(s) named below was <b>FILED ON 3/8/11</b> . You may be a creditor of the debtor. <b>This notice lists important deadlines.</b> You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office.	
<b>SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS</b>	
Debtor(s) (name(s) and address):  <b>Gerald G. Monckton Jr</b> <b>Agustina L. Monckton</b>  1730 SW 203rd Avenue Aloha, OR 97006	Case Number: <b>11-31792-rld13</b>  Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-2600 xxx-xx-7942  Debtor(s) Attorney: TED A TROUTMAN 16100 NW Cornell Rd #200 Beaverton, OR 97006 Telephone No.: (503) 292-6788  Trustee: Wayne Godare 1300 SW 5th #1700 Portland, OR 97201 Telephone No.: (503) 972-6300
<b>Meeting of Creditors</b>	
<b>4/12/11 at 08:30 AM in CHAPTER 12/13 OFFICE, 1300 SW 5th Ave Fl 17, Portland, OR 97201</b> (Note: NOT at Multnomah County Courthouse!)	
<b>Deadlines – Documents must be <i>received</i> by the bankruptcy clerk's office by the following deadlines:</b>	
<b>Deadline to File a Proof of Claim: (Note: Use form <i>ENCLOSED with this Notice!!</i>)</b>	
<b>7/11/11</b> for all creditors, except for governmental units who must file within 180 days after the date relief ordered.	
<b>Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:</b> 60 days after the <i>first</i> date set for the Meeting of Creditors.	
<b>Deadline to Object to Exemptions:</b> 30 days after the <i>conclusion</i> of the Meeting of Creditors.	
<b>Filing of Plan, <i>HEARING ON CONFIRMATION OF PLAN</i></b>	
<b>5/5/11 at 09:00 AM</b> in US Bankruptcy Court, Courtroom #3, 1001 SW 5th Ave, 7th Floor, Portland, OR 97204. A Summary of the debtor's plan is either enclosed or will be separately mailed upon filing. Testimony will NOT be received.	
<b>Creditors May Not Take Certain Actions</b>	
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.	
<b>Notice of Proposed Dismissal of Case</b>	
<b>YOU ARE NOTIFIED</b> this case may be dismissed without further notice if either: (1) all plan payments are not current, or (2) the debtor(s) fail to complete the Meeting of Creditors set above, or timely file any documents and/or make fee payments as ordered by the court, unless within 21 days of the above "FILED" date either the debtor or trustee files a written objection to dismissal, setting forth specific grounds, with the Clerk of Court and sends a copy to the nonfiling party (i.e., debtor or trustee).	
<b>Creditor with a Foreign Address</b>	
Please read the information under "Claims" on reverse.	

**EXPLANATIONS**

<b>Filing of Chapter 13 Bankruptcy Case</b>	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named on the front side, and an order for relief has been entered. Chapter 13 allows a debtor, with regular income and debts below a specified amount, to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.
<b>Objections to Confirmation</b>	Any creditor objecting to any provision of the debtor's plan, whose objections were not resolved at the Meeting of Creditors, must personally appear at the confirmation hearing (see reverse side for date, time and location) and present such objections or file detailed written objections with the court at least 3 business days before such hearing. Filing a proof of claim rejecting the plan, or motion for relief from the automatic stay, will not be considered an objection to the confirmation.
<b>Creditors May Not Take Certain Actions</b>	Prohibited collection actions are listed in Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
<b>Meeting of Creditors</b>	The Meeting of Creditors is scheduled for the date, time and location listed on the front side. The <b>DEBTOR</b> (both husband and wife in a joint case) <i>must be present at the meeting to be questioned under oath by the trustee and by creditors</i> <b>OR THIS CASE MAY BE DISMISSED! Important Notes:</b> (1) This meeting is <b>NOT</b> held at the court; and (2) Debtor must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). <b>Original photo IDs and other documents are required.</b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>Claims</b>	A Proof of Claim is a signed statement describing a creditor's claim. <b>PLEASE USE THE CLAIM FORM ON THE NEXT PAGE!!</b> A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive that objection by the "Deadline to Object to Exemptions" listed on the front side.
<b>Bankruptcy Court Clerk's Office (Document Filing, and Copies)</b>	Any PAPER document that you file in this bankruptcy case must be filed at: U.S. Bankruptcy Court      Phone: 503-326-1500      Office Hours: 9:00AM-4:30PM 1001 SW 5th Ave #700 Portland, OR 97204 <b>(Important Note: The Meeting of Creditors is NOT held at this address!)</b>  You may inspect all filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. A deputy clerk will make copies of paper documents for 50¢ a page (e.g., Schedules average \$10). If the document is available as an electronic image, then you may make copies for 10¢ per page using a public access terminal at either court office. Written requests for copies of court documents must include a self addressed and stamped 9" x 12" envelope, a \$26 search fee and the appropriate copy fee.
<b>Internet Access, Information and Legal Advice</b>	Court, and most case information, may also be accessed via the court's website at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a> . For account numbers, etc. contact the debtor's attorney. Contact your OWN attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice!
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

UNITED STATES BANKRUPTCY COURT District of Oregon		PROOF OF CLAIM
Name of Debtor: Gerald G. Monckton Jr Agustina L. Monckton	Case Number: <b>11-31792-rld13</b>	
Name of Creditor (the person or other entity to whom the debtor owes money or property) ( <b>NOTE:</b> STRIKE any preprinted text that is incorrect AND type or print correct information):	<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim #</b> _____ (if known)  <b>Filed on:</b> _____	
Name and address where notices should be sent:	<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
Telephone Number:		
Name and address where payment should be sent (if different from above):		
Telephone Number:		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a).</b> If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim: <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507(a)(____).  <b>Amount entitled to priority:</b>  \$ _____
<b>2. Basis for Claim:</b> (See instruction #2 on reverse side.)		<i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____  <b>3a. Debtor may have scheduled account as:</b> (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> _____ % <b>Amount of arrearage and other charges as of time case filed included in secured claim, if any:</b> <b>\$</b> _____ <b>Basis for perfection:</b> <b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. <b>7. Documents:</b> Attach 8 1/2 X 11 INCH redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		
DATE:	<b>SIGN AND PRINT</b> the name AND title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
<b>NOTE: DO NOT FILE CLAIM IF SAME ONE ALREADY FILED IN THIS CASE!!</b>		<b>MAIL CLAIM TO:</b>  Clerk, U.S. Bankruptcy Court 1001 SW 5th Ave #700 Portland, OR 97204

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both - 18 U.S.C. §§ 152 and 3571.

\*\*\* OVER FOR INSTRUCTIONS \*\*\*

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

### Items to be Completed in Proof of Claim Form

#### **Name of Debtor and Case Number:**

Fill in the the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

#### **Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

#### **1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

#### **2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

#### **3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

#### **3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

#### **4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured.

(See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

#### **5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

#### **6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

#### **7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

#### **Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

### DEFINITIONS

#### **Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

#### **Creditor**

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101(10).

#### **Claim**

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101(5). A claim may be secured or unsecured.

#### **Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

#### **Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through

a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

#### **Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

#### **Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

#### **Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's taxpayer-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

#### **Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

### INFORMATION

#### **Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim if it is filed on paper, or you may access the court's PACER system at <http://ecf.orb.uscourts.gov> for a small fee to view your filed proof of claim. Visit the PACER Service Center at <http://www.pacer.psc.uscourts.gov> to register if you do not have a PACER account.

#### **Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. §101 *et seq.*), and any applicable orders of the bankruptcy court.

\*\*\* OVER FOR PROOF OF CLAIM FORM \*\*\*